

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Kristina Klugar : **CHAPTER 13**
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Debtor : **CASE NO. 25-11345**
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**CERTIFICATION OF NO PAYMENT ADVICES
pursuant to 11 U.S.C. § 521(a)(1)(B)(iv)**

I, Kristina Klugar, hereby certify that within sixty (60) days before the date of filing the above-captioned bankruptcy petition, I did not receive payment advices (e.g. "pay stubs"), as contemplated by 11 U.S.C. § 521(a)(1)(B)(iv), **from any source of employment**. I further certify that I received no payment advices during that period because:

 I have been unable to work due to a disability throughout the sixty (60) days immediately preceding the date of the above-captioned petition.

 I have received no regular income other than disability income and child support payments throughout the sixty (60) days immediately preceding the date of the above-captioned petition.

 x My sole source of regular employment income throughout the sixty (60) days immediately preceding the date of the above-captioned petition has been through self-employment and/or sub-contract work from which I do not receive evidence of wages or a salary at fixed intervals.

 I have been unemployed throughout the sixty (60) days immediately preceding the date of the above-captioned petition.

 I did not receive payment advices due to factors other than those listed above. I am unemployed

I certify under penalty of perjury that the information provided in this certification is true and correct to the best of my knowledge and belief.

Dated:

4/4/2025


Debtor